

In re:
Eric Lamback
Debtor

Case No. 22-13186-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Dec 21, 2022

Form ID: 3091

Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2022:

Recip ID	Recipient Name and Address
db	+ Eric Lamback, 751 Germantown Pike, Lafayette Hill, PA 19444-1620
14738823	+ ABINGTON HOSPITAL, P.O. BOX 536146, PITTSBURGH, PA 15253-5903
14738824	+ ABINGTON MEMORIAL HOSPITAL, 1200 OLD YORK ROAD, ABINGTON, PA 19001-3788
14738826	+ AMERICAN EQUITY GROUP, 961 EAST MAIN STREET, SPARTANSBURG, SC 29302-2185
14738827	+ AMERICAN RECOVERY CORPORATION, 34505 W. 12 MILE ROAD SUITE 33, FARMINGTON HILLS, MI 48331-3258
14738830	+ AQUA AMERICA, 762 LANCASTER AVENUE, BRYN MAWR, PA 19010-3402
14738831	+ ASHLEIGH LEVY MARIN ESQUIRE, 200 SHEFFIELD STREET, SUITE 101, MOUNTAINSIDE, NJ 07092-2315
14738833	+ AUTO EQUITY LOANS OF DE, 1241 CHURCHMANS ROAD, NEWARK, DE 19713-2149
14738835	+ BARDEN THORWARTH AND DAUGHTRIDGE, P.O. BOX 3190, DUBLIN, OH 43016-0089
14738836	+ BARDEN, THORWARTH, DAUGHTRIDGE, LTD, 8835 GERMANTOWN AVENUE, PHILADELPHIA, PA 19118-2718
14738839	+ CEP AMERICA, 2100 POWELL STREET SUITE 400, EMERYVILLE, CA 94608-1872
14738840	#+ CHARLES G. WOHLRAB, ESQUIRE, 1108 LUCAS LANE, VOORHEES, NJ 08043-2559
14738841	+ CONVERGENT OUTSOURCING, P.O. BOX 15618, WILMINGTON, DE 19850-5618
14738864	H.A. Berkheimer Tax Administrator, Bankruptcy Notices, 50 North 7th Street, Bangor, PA 18013-1798
14738860	+ Innovis Data Solutions, 250 E. Broad St., Columbus, OH 43215-3708
14738861	+ Innovis Data Solutions, Inc., 221 Bolivar Street, Jefferson City MO 65101-1572
14738846	+ JEFFERSON HEALTH, 833 CHESTNUT ST. SUITE 115, PHILADELPHIA, PA 19107-4401
14738865	+ Montgomery County Tax Claim Bureau, P.O. Box 190, Norritown PA 19404-0190
14738848	+ NEW PENN FINANCIAL LLC, 1100 VIRGINIA DRIVE, SUITE 125, FORT WASHINGTON, PA 19034-3235
14738853	+ TOWER HEALTH, P.O. BOX 16051, READING, PA 19612-6051
14738862	+ TransUnion Corporation, 1510 Chester Pike, Crum Lynne, PA 19022-1471
14738854	+ U.S. BANK N.A. TRUSTEE, P.O. BOX 5229, CINCINNATI, OH 45201-5229
14738856	+ WEED MAN, 3847 OAK ORCHARD ROAD, ALBION, NY 14411-9536

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mwglaw@msn.com	Dec 22 2022 00:31:00	MICHAEL W. GALLAGHER, M.W. Gallagher Esquire, 600 West Germantown Pike, Suite 400, Plymouth Meeting, PA 19462
tr	+ Email/Text: bcnnotice@ph13trustee.com	Dec 22 2022 00:31:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Dec 22 2022 00:31:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 22 2022 05:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2022 00:31:00	Pennsylvania Department of Revenue, Bankruptcy

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			Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.ph.ecf@usdoj.gov	Dec 22 2022 00:31:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14738825	+ Email/Text: bankruptcy@acacceptance.com	Dec 22 2022 00:31:00	AMERICAN CREDIT ACCEPTANCE, 961 EAST MAIN STREET, SPARTANSBURG, SC 29302-2185
14738828	+ Email/Text: bk@amosfinancial.com	Dec 22 2022 00:31:00	AMOS FINANCIAL LLC, 3330 SKOKIE VALLEY ROAD, SUITE 301, HIGHLAND PARK , IL 60035-1044
14738829	^ MEBN	Dec 22 2022 00:27:18	APEX ASSET MANAGEMENT LLC, 2501 OREGON PIKE, LANCASTER, PA 17601-4890
14738832	+ Email/Text: bknotices@acsrecovery.com	Dec 22 2022 00:31:00	ASSOCIATED CREDIT SERVICES, P.O. BOX 1201, TEWKSBURY, MA 01876-0901
14738834	+ Email/Text: bk@avant.com	Dec 22 2022 00:31:00	AVANT/WEB BANK, 222 NORTH LASALLE STREET SUITE 1600, CHICAGO, IL 60601-1112
14738837	+ EDI: CAPONEAUTO.COM	Dec 22 2022 05:29:00	CAPITAL ONE AUTO FINANCE, 7933 PRESTON ROAD, PLANO, TX 75024-2302
14738838	+ EDI: CAPITALONE.COM	Dec 22 2022 05:29:00	CAPITAL ONE BANKRUPTCY DEPARTMENT, P.O. BOX 30285, SALT LAKE CITY, UT 84130-0285
14738842	+ EDI: CCS.COM	Dec 22 2022 05:29:00	CREDIT COLLECTION SERVICES, 725 CANTON STREET, NORWOOD, MA 02062-2679
14742647	+ EDI: AIS.COM	Dec 22 2022 05:29:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14738857	^ MEBN	Dec 22 2022 00:27:24	Equifax Credit Information Services, Inc, P.O. Box 740256, Atlanta, GA 30374-0256
14738858	^ MEBN	Dec 22 2022 00:27:17	Experian, P.O. Box 9701, Allen, TX 75013-9701
14738859	^ MEBN	Dec 22 2022 00:27:20	Experian Information Systems, Attn: Dispute Department, P.O. Box 2002, Allen, TX 75013-2002
14738844	EDI: AMINFOFP.COM	Dec 22 2022 05:29:00	FIRST PREMIER BANK, P.O. BOX 5524, SIOUX FALLS, SD 57117-5524
14738843	+ EDI: AMINFOFP.COM	Dec 22 2022 05:29:00	FIRST PREMIER BANK, 3820 NORTH LOUISE AVENUE, SIOUX FALLS, SD 57107-0145
14738845	EDI: IRS.COM	Dec 22 2022 05:29:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
14738847	+ Email/Text: bankruptcy@ncaks.com	Dec 22 2022 00:31:00	NATIONAL CREDIT ADJUSTORS, P.O. BOX 3023, HUTCHINSON, KS 67504-3023
14738849	EDI: PENNDEPTREV	Dec 22 2022 05:29:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14738849	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2022 00:31:00	PA Department Of Revenue, Attn: Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14738850	+ Email/Text: customerservice@rfgionline.com	Dec 22 2022 00:31:00	ROZLIN FINANCIAL GROUP, INC., 1628 DEKALB AVENUE, SYCAMORE, IL 60178-2706
14738851	+ Email/Text: DeftBkr@santander.us	Dec 22 2022 00:31:00	SANTANDER BANK N.A., 450 PENN STREET MC:PA 450-FB1, READING, PA 19602-1011

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14738852 Email/Text: bkteam@selenefinance.com

Dec 22 2022 00:31:00

SELENE FINANCE LP, P.O. BOX 8619,
PHILADELPHIA, PA 19101-8619

14738863 ^ MEBN

Dec 22 2022 00:27:17

TransUnion Consumer Solutions, P.O. Box 2000,
Chester PA 19016-2000

14738855 + Email/Text: bankruptcytn@wakeassoc.com

Dec 22 2022 00:31:00

WAKEFIELD & ASSOCIATES, P.O. BOX
51272, KNOXVILLE, TX 37950-1272

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2022 at the address(es) listed below:

Name	Email Address
CHARLES GRIFFIN WOHLRAB	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association cwohlab@raslg.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL W. GALLAGHER	on behalf of Debtor Eric Lamback mwglaw@msn.com mwglaw1@verizon.net
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1:	Eric Lamback		Social Security number or ITIN: xxx-xx-1455
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed for chapter: 13 11/29/22
Case number:	22-13186-elf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Eric Lamback	
2. All other names used in the last 8 years		
3. Address	751 Germantown Pike Lafayette Hill, PA 19444	
4. Debtor's attorney Name and address	MICHAEL W. GALLAGHER M.W. Gallagher Esquire 600 West Germantown Pike Suite 400 Plymouth Meeting, PA 19462	Contact phone 484-679-1488 Email: mwglaw@msn.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 12/21/22

For more information, see page 2

Case number **22-13186-elf**

The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details

Filing deadline: 4/9/23

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 2/7/23

Filing deadline: 5/30/23

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$4133.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on:

3/14/23 at 10:00 AM , Location: Courtroom #1, 900 Market Street, Philadelphia, PA 19107

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.